

UNITED STATES BANKRUPTCY COURT
DISTRICT OF _____

In re Louisa Correa,

Case No. 19-31542
Reporting Period: NOV 2019

MONTHLY OPERATING REPORT
(INDIVIDUAL WAGE EARNERS)

File with Court and submit copy to United States Trustee within 20 days after end of month

Include FORM MOR-1 (INDV) if debtor is a wage earner.
Substitute FORM MOR-2 (RE) for MOR-1 if case is a Single Asset Real Estate case.
Submit copy of report to any official committee appointed in the case.

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached
Schedule of Cash Receipts and Disbursements	MOR-1 (INDV)	✓	
Bank Reconciliation (or copies of debtor's bank reconciliations)	MOR-1 (CONT)	N/A	
Copies of bank statements		✓	
Cash disbursements journals		N/A	
Statement of Operations		N/A	
Balance Sheet		N/A	
Status of Postpetition Taxes		✓	
Copies of IRS Form 6123 or payment receipt		N/A	
Copies of tax returns filed during reporting period		N/A	
Summary of Unpaid Postpetition Debts		N/A	
Listing of aged accounts payable		N/A	
Accounts Receivable Reconciliation and Aging		N/A	
Debtor Questionnaire		✓	

I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.

Louisa Correa
Signature of Debtor

Date 3-30-20

Signature of Joint Debtor

Date

Signature of Authorized Individual*

Date

Printed Name of Authorized Individual

Title of Authorized Individual

*Authorized individual must be an officer, director or shareholder if debtor is a corporation; a partner if debtor is a partnership; a manager or member if debtor is a limited liability company.

NOV/19

In re Levisa Correa
Debtor

ACCOUNTS RECEIVABLE RECONCILIATION AND AGING

Accounts Receivable Reconciliation		Amount
Total Accounts Receivable at the beginning of the reporting period	N/A	
+ Amounts billed during the period	N/A	
- Amounts collected during the period	N/A	
Total Accounts Receivable at the end of the reporting period	N/A	
	N/A	
Accounts Receivable Aging		Amount
0 - 30 days old	N/A	
31 - 60 days old	N/A	
61 - 90 days old	N/A	
91+ days old	N/A	
Total Accounts Receivable	N/A	
Amount considered uncollectible (Bad Debt)	N/A	
Accounts Receivable (Net)	N/A	

DEBTOR QUESTIONNAIRE

Must be completed each month	Yes	No
1. Have any assets been sold or transferred outside the normal course of business this reporting period? If yes, provide an explanation below.		✓
2. Have any funds been disbursed from any account other than a debtor in possession account this reporting period? If yes, provide an explanation below.		✓
3. Have all postpetition tax returns been timely filed? If no, provide an explanation below.	✓	
4. Are workers compensation, general liability and other necessary insurance coverages in effect? If no, provide an explanation below.	✓	
5. Has any bank account been opened during the reporting period? If yes, provide documentation identifying the opened account(s). If an investment account has been opened provide the required documentation pursuant to the Delaware Local Rule 4001-3.		✓

S. C.
FORM MOR-5
(04/07) 3/30/20

In re Louisa Corvela
Debtor

Case No. 19-31542
Reporting Period: NOV-2019

STATUS OF POSTPETITION TAXES

The beginning tax liability should be the ending liability from the prior month or, if this is the first report, the amount should be zero.
Attach photocopies of IRS Form 6123 or payment receipt to verify payment or deposit of federal payroll taxes.
Attach photocopies of any tax returns filed during the reporting period.

	Beginning Tax Liability	Amount Withheld or Accrued	Amount Paid	Date Paid	Check No. or EFT	Ending Tax Liability
Federal						
Withholding	0	0	0			0
FICA-Employee	0	0	0			0
FICA-Employer	0	0	0			0
Unemployment	0	0	0			0
Income	0	0	0			0
Other:	0	0	0			0
Total Federal Taxes	0	0	0			0
State and Local						
Withholding	0	0	0			0
Sales	0	0	0			0
Excise	0	0	0			0
Unemployment	0	0	0			0
Real Property	0	0	0			0
Personal Property	0	0	0			0
Other:	0	0	0			0
Total State and Local	0	0	0			0
Total Taxes	0	0	0			0

SUMMARY OF UNPAID POSTPETITION DEBTS

Attach aged listing of accounts payable.

	Number of Days Past Due					Total
	Current	0-30	31-60	61-90	Over 90	
Accounts Payable	0					0
Wages Payable	0					0
Taxes Payable	0					0
Rent/Leases-Building	0					0
Rent/Leases-Equipment	Financial pacific 872.92					872.92
Secured Debt/Adequate Protection Payments	8878.87					8878.87
Professional Fees	0					0
Amounts Due to Insiders*	0					0
Other:	0					0
Other:	0					0
Total Postpetition Debts	0					0

Explain how and when the Debtor intends to pay any past-due postpetition debts.

1. Bayview loan servicing (Mortgage) 8878.87
 2. Wells Fargo (2nd Mortgage) 711.16.
 3. Financial pacific leasing 872.92.
- Didn't pay in November 2019.

*"Insider" is defined in 11 U.S.C. Section 101(31).

Louisa Corvela
3-30-20
FORM MOR-4
(04/07)

In re:

Louisa Correa

Debtor

Case No.

19-31542

Reporting Period

NOV - 2019

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS

(This Form must be submitted for each Bank Account maintained by the Debtor)

11/20-11/29

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount. A bank reconciliation must be attached for each account. [See MOR-1 (INDV) (CONT)]

	Current Month Actual	Cumulative Filing to Date Actual
Cash - Beginning of Month	<u>4759.04</u>	
RECEIPTS		
Wages (Net)	<u>6500.00 -0-</u>	
Interest and Dividend Income	<u>300.00 -0-</u>	
Alimony and Child Support	<u>-0-</u>	
Social Security and Pension Income	<u>-0-</u>	
Sale of Assets	<u>-0-</u>	
Other Income (attach schedule)	<u>-0-</u>	
Total Receipts		
DISBURSEMENTS		
ORDINARY ITEMS:		
Mortgage Payment(s)	<u>-0-</u>	<u>-0-</u>
Rental Payment(s)	<u>-0-</u>	<u>-0-</u>
Other Secured Note Payments	<u>-0-</u>	<u>-0-</u>
Utilities	<u>-0-</u>	<u>-0-</u>
Insurance	<u>-0-</u>	<u>-0-</u>
Auto Expense	<u>-0-</u>	<u>-0-</u>
Lease Payments	<u>-0-</u>	<u>-0-</u>
IRA Contributions	<u>-0-</u>	<u>-0-</u>
Repairs and Maintenance	<u>-0-</u>	<u>-0-</u>
Medical Expenses	<u>100</u>	<u>100</u>
Household Expenses	<u>-0-</u>	
Charitable Contributions	<u>-0-</u>	
Alimony and Child Support Payments	<u>-0-</u>	
Taxes - Real Estate	<u>-0-</u>	
Taxes - Personal Property	<u>-0-</u>	
Taxes - Other (attach schedule)	<u>-0-</u>	
Travel and Entertainment	<u>52.89</u>	<u>52.89</u>
Gifts	<u>826.13</u>	<u>826.13</u>
Other (attach schedule) <u>child school tuition</u>	<u>1819.90</u>	<u>1819.90</u>
Total Ordinary Disbursements		
REORGANIZATION ITEMS:		
Professional Fees	<u>-0-</u>	
U. S. Trustee Fees	<u>-0-</u>	
Other Reorganization Expenses (attach schedule)	<u>-0-</u>	
Total Reorganization Items		
Total Disbursements (Ordinary + Reorganization)	<u>-0-</u>	
Net Cash Flow (Total Receipts - Total Disbursements)	<u>-0-</u>	
Cash - End of Month (Must equal reconciled bank statement)	<u>1386.36</u>	

FORM MOR-1 (INDV)
(9/99)

Louisa Correa
3-30-20

In re Louisa Correa
Debtor

Case No. 19-31542
Reporting Period: NOV 2019

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS - continuation sheet

BREAKDOWN OF "OTHER" CATEGORY	Current Month Actual	Cumulative Filing to Date Actual
Other Income		
<u>N/A</u>	<u>N/A</u>	
Other Taxes		
<u>N/A</u>	<u>N/A</u>	
Other Ordinary Disbursements		
<u>Food.</u>	<u>352.61</u>	
<u>gas</u>	<u>42.14</u>	
Other Reorganization Expenses		

FORM MOR-1 (INDV) (CON'T)
(9/99) Louisa Correa
3-30-20.

Wells Fargo Everyday Checking

November 30, 2019 ■ Page 1 of 4



LOUISA CORREA HUNTER
DEBTOR IN POSSESSION
CH 11 CASE #19-31542(NJ)
372 FOREST AVE
PARAMUS NJ 07652-5518

Questions?

Available by phone 24 hours a day, 7 days a week:
Telecommunications Relay Services calls accepted

1-800-TO-WELLS (1-800-869-3557)

TTY: 1-800-877-4833

En español: 1-877-727-2932

華語 1-800-288-2288 (6 am to 7 pm PT, M-F)

Online: wells Fargo.com

Write: Wells Fargo Bank, N.A. (347)
P.O. Box 6995
Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wells Fargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	<input checked="" type="checkbox"/>	Direct Deposit	<input type="checkbox"/>
Online Bill Pay	<input type="checkbox"/>	Auto Transfer/Payment	<input type="checkbox"/>
Online Statements	<input checked="" type="checkbox"/>	Overdraft Protection	<input type="checkbox"/>
Mobile Banking	<input checked="" type="checkbox"/>	Debit Card	<input type="checkbox"/>
My Spending Report	<input checked="" type="checkbox"/>	Overdraft Service	<input type="checkbox"/>

Activity summary

Beginning balance on 11/20	\$0.00
Deposits/Additions	4,759.04
Withdrawals/Subtractions	- 3,372.68
Ending balance on 11/30	\$1,386.36

Account number:

LOUISA CORREA HUNTER
DEBTOR IN POSSESSION
CH 11 CASE #19-31542(NJ)

New Jersey account terms and conditions apply

For Direct Deposit use
Routing Number (RTN):

Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo store.



Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
11/20		Deposit Made In A Branch/Store			
11/20		Purchase authorized on 11/20 Shoprite Paramus S1 Paramus NJ P00309324862295146 Card 6916	Transfer balance - 4,759.04	old account 5162 140.61	
11/20		Purchase authorized on 11/20 Shoprite Lqrs Paramus Paramus NJ P00309325000242898 Card 6916	Food	13.85	4,604.58
11/22		Purchase authorized on 11/22 Shoprite Paramus S1 Paramus NJ P00309326831828814 Card 6916	Food	96.30	
11/22		Purchase authorized on 11/22 Shoprite Lqrs Paramus Paramus NJ P00589326833738166 Card 6916	Food	30.77	
11/22		Purchase authorized on 11/22 Shoprite Paramus S1 Paramus NJ P00309327045149528 Card 6916	Food	32.14	4,445.37
11/25		Purchase authorized on 11/25 Paramus Delta Paramus NJ S389326485897040 Card 6916	gas	42.14	
11/25		Purchase authorized on 11/24 Smart T*Dwightengl 888-8688828 NJ S589328589146550 Card 6916	school tuition	1,819.90	
11/25		Purchase authorized on 11/25 USPS PO 33323106 101 W PI Maywood NJ P00309329666182075 Card 6916	postage	22.00	2,561.33
11/26		Recurring Payment authorized on 11/24 9640 AMC Online 888-440-4262 KS S389328605511775 Card 6916	entertainment	25.54	
11/26		Purchase authorized on 11/25 Eye Care of River River Edge NJ S389329518045789 Card 6916	eye doctor	100.00	2,435.79
11/27		Purchase authorized on 11/25 Jax Car Wash Maywood NJ S589329682714548 Card 6916		24.47	
11/27		Purchase authorized on 11/25 TN Serv Fee Bergen Htps://Berge IN S589329837236543 Card 6916		22.89	
11/27		Purchase authorized on 11/25 Bergen Community C Bergen.Edu NJ S389329837241787 Card 6916	tuition	803.24	
11/27		Purchase authorized on 11/26 Cash App*Daniella 8774174551 CA S389330508639164 Card 6916		25.00	
11/27		Purchase authorized on 11/26 Uber Trip Help.Uber.Com CA S589330755267342 Card 6916		12.97	
11/27		Purchase authorized on 11/26 Postmates 32B0E CO Htspostmate CA S309331065734688 Card 6916	Food	38.94	1,508.28
11/29		Purchase authorized on 11/27 Cash App*John Hunt 8774174551 CA S309331525481865 Card 6916		100.00	
11/29		Purchase authorized on 11/27 Frontier Onboard Denver CO S589331711522079 Card 6916		14.92	
11/29		Purchase authorized on 11/27 Sol Yoga Florida Miami FL S469331853049824 Card 6916		7.00	1,386.36
Ending balance on 11/30					1,386.36
Totals			\$4,759.04	\$3,372.68	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

Monthly service fee summary

For a complete list of fees and detailed account information, see the Wells Fargo Account Fee and Information Schedule and Account Agreement applicable to your account (EasyPay Card Terms and Conditions for prepaid cards) or talk to a banker. Go to wellsfargo.com/feefaq for a link to these documents, and answers to common monthly service fee questions.

Fee period 11/20/2019 - 11/30/2019

Standard monthly service fee \$10.00

You paid \$0.00

We waived the fee this fee period to allow you to meet the requirements to avoid the monthly service fee. Your fee waiver is about to expire. You will need to meet the requirement(s) to avoid the monthly service fee.

How to avoid the monthly service fee

Have any ONE of the following account requirements

Minimum required

This fee period